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## Sales-Orientation and Customer-Orientation on Performance of Direct Sales Executives of Fidelity Bank, Ghana

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### Abstract

*This study focused on sales-orientation and customer-orientation of Direct Sales Executives (DSEs) on sales performance at Fidelity Bank, Ghana; which was a cross-sectional study. Data were analysed using descriptive statistics, Kendall's coefficient of concordance, cross tabulation and chi-squared test of independence. The result showed a strong association between prior sales experience and employment status. DSEs customer orientation was influenced by customer information while the sales orientation was on convincing customers to buy. The customer-oriented culture was based on reliable market and customer information. DSEs sales performance were influenced by complete knowledge of the bank's products and services, listening skills and empathy. The study suggests that Fidelity Bank must sensitize its DSEs on the bank philosophy on its customer orientation culture. This study appears to be the first of its kind to explore the connection between sales orientation and customer orientation on performance in the Banking Industry in Ghana, thus providing empirical evidence for academics and practitioners.*

**Keywords:** Sales executives; Customer orientation; Sales orientation; Selling skills; Banking; Ghana

**JEL Classifications:** G21; L80; M31; N27

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## Introduction

The financial industry has undergone a dynamic structural change in the past few years. These changes have deeply affected financial products, distribution systems, and the way financial products and services are sold. Today's financial marketplace demands a more savvy and informed sales and marketing approach. In a highly competitive marketplace, personal selling is a critical element in the effort of modern firms to achieve organizational success based on customer satisfaction, loyalty and profitable sales volumes (Guenzi et al., 2011)

Buttle and Maklan (2019) pointed out that meeting customers need is a challenge due to their higher expectations. However, Hu et al., (2009) stressed that satisfying customers is not enough due to intense competition. Personal selling is an effective medium to inform and persuade customers about a company's products and services as indicated by Payne and Frow (2013). McCabe (2009) opined that the direct interaction of personal selling helps resolve sales objections. Darmon (2007) asserted that buyer behaviour does not take place in isolation but rather influenced by a host of personal, organizational, cultural, and situational factors. Homburg et al., (2012) advised that any effective sales strategy needs to be customer-focused. Benson and Karasik (2004) stated that the ultimate goal of sales is to make the buyer comfortable to put him/her in a mind-set to trust the salesman and then to buy.

Jobber and Lancaster (2015) suggested that selling is not all about telling but about asking appropriate questions to find out the needs of a prospect to lead the discussion and negotiation in a particular direction. Piercy and Lane (2009) stressed that the sales function must serve as a dynamic source of value creation and innovation within a firm. Homburg et al., (2012) suggested that a deep understanding of competitors is essential to develop sales activities that create long-term separations and advantage over the competition. Benson and Karasik (2004) stressed that listening is the most overlooked skill of all great salespeople, selling is eighty percent listening and twenty percent talking. The authors further indicated that personal selling should be oriented toward securing customer satisfaction, and not just purchase orders. Lu et al., (2015) suggested that they expect that any marketing organization that relies on personal selling must consider it imperative to attract and retain successful salespeople who will fit well with the organization. They further indicated that person-organisation fit plays a bigger role at the beginning of salespersons tenure, whereas satisfaction associated with selling performance plays a larger relative role at later stage.

There is no doubt that one of the purposes of any business venture is to possibly maximise profit for its survival and growth. This is even more critical in the financial services sector with its intense competition that has brought about the bank's finding innovative ways to stay competitive to enhance its revenue mobilisation. Notwithstanding, technology has dramatically increased the speed at which goods and services can be produced and distributed has in need facilitated the ease with which organisations can communicate (Donaldson, 2014). There is little disagreement to the fact there is still the human factor even in advanced technologies, the level of human performance is the most important variable factor in the efficient function of a firm with its customers.

Sales are clearly an important factor driving the financial health of the banking sector of Ghana. The role of the salesperson serves as a link between customers and the products and services of a bank. The role of salesperson has changed drastically to meet the demands in the banking industry; this to an extent could be related to their roles in customer acquisition and retention. The role of the Direct Sales Executives at Fidelity Bank is critical in achieving these. The uniqueness in intricacies and complexities of sales situations in buyer-seller interactions can be unpredictable. There is the need to pay attention and understand the buyer-seller dyad so as for Sales Managers and Customer Service Managers to be able to tailor various means in meeting customers' needs and demands effectively in order to achieve organisational objectives.

Johnston and Marshall (2016) asserted that salespeople's knowledge structures about their customers are critical issue in the personal selling process. Homburg et al., (2011) investigated the contextual influences on the link between customer-oriented behaviours and customer loyalty. Multilevel analysis of triadic data from a cross-industry survey of 56 sales managers, 195 sales representatives, and 538 customers provided empirical support for positive, non-significant, and even adverse effects of salespeople's customer-oriented behaviours on customer loyalty, depending on contextual variables. Jaramillo et al., (2007) revealed that neither customer type nor type of job performance measures moderated the SOCO and job performance relationship.

There are several studies on salespeople's sales orientation and customer orientation on organisation and individual performance in the diverse industries in abroad (Cross et al., 2007; Guenzi et al., 2011; Homburg et al., 2011; Jaramillo et al., 2007; Leigh et al., 2014; Verbeke et al., 2011; Wachter et al., 2009) but scanty on the banking sector of Ghana. There are some key studies on market orientation in the banking industry of Ghana; one of such study is Mahmoud et al., (2019), market orientation and customer satisfaction with the emphasis on the role of service quality and innovation. Moreover, Mahmoud et al., (2011) investigated market orientation as a competitive tool; empirical evidence from "quartile one" banks in Ghana. Though, customer orientation is a key component of market orientation. A comprehensive search through Google Scholar, Repec, Econs Papers, abstracts from restrictive journals and other reputable databases indicated that there is no study on sales orientation and customer orientation on salesperson performance on a commercial bank if not the financial services sector of Ghana. Considering the uniqueness of this study in a Ghanaian context, this study appears to be the first of its kind to the best of the author's knowledge to explore the connection of sales orientation and customer orientation on Direct Sales Executives performance of the Fidelity Bank Ghana Limited in the Banking Industry of Ghana, thus providing empirical evidence for academics and practitioners.

Wacher et al., (2009) were of the view that though conventional wisdom suggested that a customer orientation is a vital cornerstone upon which the success of salespeople is predicated in terms of serving their customers and prospects. However, at a pragmatic level, not all salespeople practice a customer-oriented philosophy in their day-to-day selling. The study considers the salespersons demographic characteristics, salespersons customer orientation, salesperson selling orientation, customer-oriented culture and; attributes and knowledge of SOCO on sales performance. Considering the background to this study there is the need to investigate the performance drivers on sales activities of the DSE's based on their sales behaviours, awareness and utilisation of the sales orientations and customer orientations to enhance sales performance at Fidelity Bank. Therefore, the purpose of this study is to provide sales managers, customer service managers, marketing managers and academics with empirical study on Fidelity Bank Ghana Limited and most importantly making information that are unavailable through other published sources available to readers. The rest of the paper is organised as follows; section two on the literature review, section three on the methodology while section four presents the result and discussions with section five concluding the paper.

## **Literature Review**

Leeflang (2011) indicated that customer orientation is a key focus for any firm's relationship to its market. Roig et al., (2009) asserted that a company must know which aspects of the firm's service are the ones that deliver value to the customer. Kotler and Keller (2015) proposed that there is the need for customer education on financial products and services as a knowledgeable customer is a good customer. Peppers and Rogers (2017) indicated that customer-oriented culture has the potential to deliver service quality to enhance customer retention. Cross et al., (2007) suggested that customer orientation must be seen as a key driver to organizational performance since its income comes from the services rendered to their customers. Dixon and Tanner (2012) affirmed that customer orientation is critical in the era of relationship marketing and value-creation selling paradigm in sales practice.

Bick et al., (2011) investigated customer service expectations in retail banking in Africa and revealed that customer service expectations differ significantly between countries in Africa. Overall in Africa the dimension 'responsiveness' was the most important service requirement for retailing bank customers, followed by 'reliability of service'. However, when analyzing results by country clear differences and similarities emerged. It is important for banks to take cross-national differences into consideration when designing and implementing a global marketing strategy, or even Pan-African marketing strategy. Relationship issues surrounding assurance and empathy were of less importance in an African context.

Donassolo and Matos (2013) opined that sales performance is influenced by self-efficacy, effort and performance of salespeople. Homburg et al., (2012) indicated that it is not surprising that companies have realised that if customer orientation of a company is managed well, it must lead to customer satisfaction and ultimately improved the profitability of the company. Echchakoui and Ghilal (2019) indicated that optimal sales force compensation drives salespeople to enhance perceived attributes. Cross et al., (2007) were of the view that self-efficacy and self-monitoring of a salesman personality were found to be positively related to sales performance. Johnston and Marshall (2016) opined that how a salesperson performs is the result of

a complex interaction of many factors. Many of those factors are the result of an individual's personal characteristics, motivation, and perceptions of the job. It is vital that sales managers have a clear understanding of salesperson performance so that they can maximize the performance potential of the salespeople in the organization.

Huang (2008) confirms that service employees with customer orientation approach increase relationship quality while a selling orientation approach decreases relationship quality with customers. Leigh et al., (2014) revealed that higher-performing sales personnel have more elaborate, contingent and context-specific procedural knowledge relevant to the sales calls and are more adaptive or responsive to the specific contingency. Pelham and Kravitz (2008) noted that listening behaviours of salesmen positively influence customer orientation behaviours, which in turn influence adaptive selling behaviours. Homburg et al., (2012) indicated that enduring sales success has less to do with special sales techniques but rather essentially depends on personality traits, social competences and professional competences. Benson and Karasik (2004) opined that if a salesperson can connect to a prospect with thoughts and ideas that trigger positive emotions, then the salesperson will be selling from strength. This will make the prospect to feel positive about both the salesperson and what he is saying. The prospects will have fewer objections since they feel comfortable with the salesperson.

Easy access and the similarity of financial products and services have levelled the playing field. Not only have all of the products and services begun to look alike but so have the people offering them. The market for financial products and services has been commoditized. This too often makes the consumer confused. Benson and Karasik (2004) asserted that the secret to competitive advantage resides in the ability of a company to uniquely position its product and services. The authors affirmed that positioning or differentiation provides a business with a competitive advantage.

The financial performance of a company is dependent on the competencies and dedication of its staff to help achieve its corporate objectives. McClay (2010) stressed that sales revenues are the life blood of most organisations and revenue fluctuations have a direct impact on the bottom line. Darmon (2007) indicated that salespeople have direct contact with customers and are instrumental in the success or failure of the relationships a company wants to establish with its customers. The author further affirmed that salespeople are often responsible for the level of satisfaction and the positive or negative image a customer might develop toward a company. Zoltners et al., (2009) suggested that salesforce activities affect a customer's results and a customer's results affect a company's result.

Verbeke et al., (2011) stated that an understanding of the factors that drive sales performance and how these vary across different contexts is essential for both managers and researchers in sales and marketing. Johnston and Marshall (2016) suggested that the inherent problems most organisations faced are that they focus on results as opposed to the sales behaviours that drive the results. The author also indicated that the input of the sales person to generate sales is the sales activities. Jobber and Lancaster (2015) explained sales performance as the evaluation of sales people based on what they produce (i.e. outcomes) as well as what they do (i.e. sales behaviours). Darmon (2007) indicated that motivation, competitiveness, aptitudes, role perceptions and a set of personal, organizational, and environmental factors influence sales performance.

Echckakoui (2017) drawing on socioanalytic theory through 233 customers served by 44 personal finance advisors at five banking agencies in Canada using structured questionnaires revealed that both perceived stability and perceived plasticity predict salesperson equity and performance. In addition, the empirical results indicated that the relationship between perceived stability and salesperson performance is partially mediated by salesperson overall equity. However, equity fully mediated the relationship between perceived plasticity and salesperson performance. Finally, the salesperson-customer congruence moderated the effect of both perceived stability and plasticity on the salesperson overall equity.

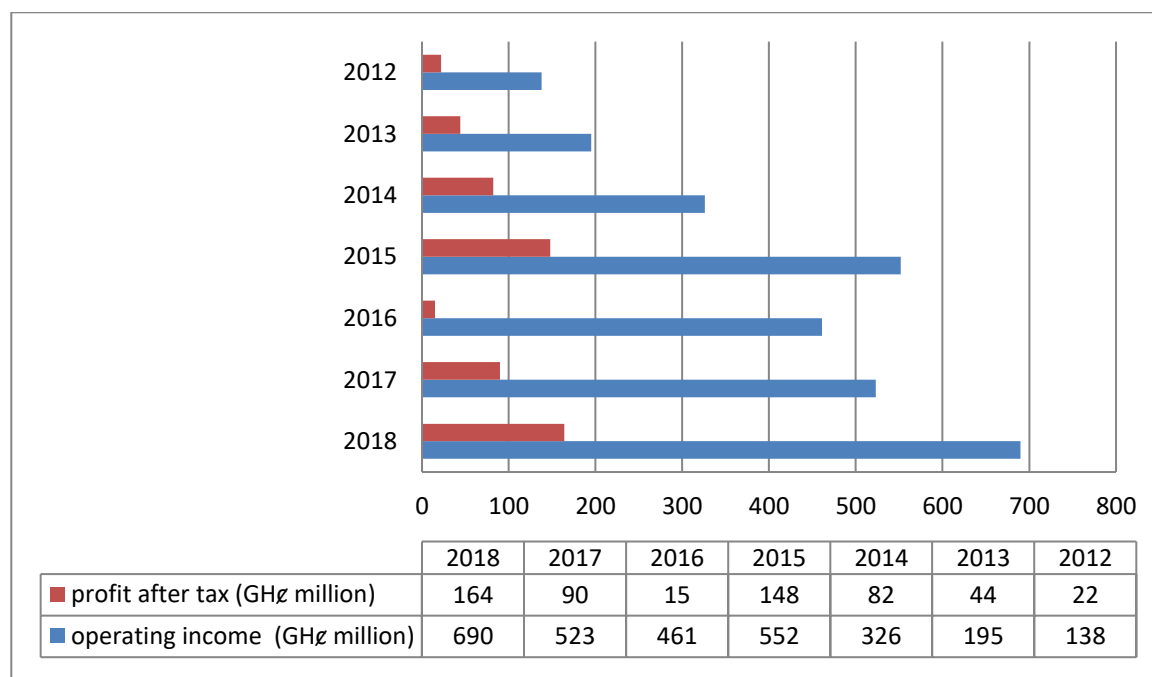
Darmon (2007) stated that personal characteristics of salespersons can influence their behaviours on the quality of their relationship with customers. Demographic variables have made significant contributions to marketing and sales literature. Zoltners et al., (2009) indicated that sales people's reactions are likely to depend on their personal characteristics and preferences. Gender plays a critical role in the sales profession whereas prior experience in sales brings about the confidence of a salesman to perform a sales task effectively and efficiently. Moreover, the employment status of a salesman can influence performance of sales activities.

Guenzi et al., (2011) indicated that customer-oriented selling requires greater expenditure of effort by the salesperson in customer interactions. As a consequence, salespeople have to be motivated to engage in this mode of selling, but, unfortunately, factors that motivate customer orientation are still not well known. In the study, the authors develops and tests a model of organisational drives of customer-oriented selling and selling orientation on a sample of 326 managers. Such organisational drivers refer to company culture, structure, strategy, and systems. The study also analyse the effect of customer-oriented selling and selling orientation on the creation of superior customer value.

## Methodology

Fidelity commenced business in October 1998 as a Discount House. Fidelity Discount House attracted a rich client base and was noted for its innovative and attractive investment product offerings, making her the discount house of choice. On the 28th of June 2006, the company obtained a universal banking license.

In the quest of the bank's digital drive, introduced new products and services such as Fidelity Easy Save account and the Fidelity Mobile App. The bank also embarked on innovative deposit mobilization campaign dubbed "Switch and Smile" to support the growth of the salaried sub-segment. The bank performance was translated into awards such as CIMG Bank of the year 2017 and most valuable Partner, 2017 by Xpress Money among others as stated in Fidelity Bank Annual Report (2018)



**Figure 1: Financial Performance of Fidelity Bank, 2018**

The year 2018 closed with significant improvements in the bank's performance over the 2017 financial results as indicated in Figure 1. The year ended with a 79% increase in profit before tax to GH¢ 242 million and an 82% increase in profit after tax to GH¢ 164 million. Apart from the year 2016 performance all the years observed consistent performance growth.

This study employed a quantitative approach using a cross-sectional survey design. The design helped in examining the selling orientation and customer orientation on perceived performance. The population of the study was focused on the sales personnel in Fidelity Bank. The study was however narrowed down to Fidelity Bank in the Ashanti region of Ghana due to their proximity to the authors.

The study purposively selected Fidelity Bank Ghana Limited but the target region was Ashanti Region. The study was conducted in the Kumasi Main Office at Adum. The participants of the study were recruited from the Kumasi Main Office. The fifty participants were Direct Sales Executives who deal directly with clients in the eleven branches of the bank in the Kumasi Metropolis.

Data were collected by the authors during the early evenings after their fieldwork because of their work schedules as the day time was not possible. Face to face questionnaire was administered with eight DSE's since they indicated that they cannot guarantee that they will fill the questionnaire if left with them otherwise the majority of the participants had self-administered questionnaires. The structure of the questionnaire had three parts. Part 1 is socio-economic characteristics of respondents which contain six items, Part 2 on customer and selling orientation which contained eleven and Part 3 on perceived attributes of a salesperson that enhances sales performance which contains ten items. The scale contains open-ended and closed-ended questions but prominently was the five-point Likert scale as a measurement of the questionnaires whereas a dichotomous scale for the demographic data.

Descriptive statistics in terms of frequency tables and percentages aided the analysis on the questionnaire responses on the demographical characteristics. Kendall's coefficient of concordance ( $W^a$ ) analysis was used to rank the views and opinions of the direct sales executives on the customer orientation, selling orientation and customer-oriented culture. The degree of agreement of the rankings by the participants was measured with ( $W^a$ ) which ranges from 0 to 1. The score of ( $W^a$ ) explains the degree of concordance among the participants, hence the higher the ( $W^a$ ) the better the degree of concordance. The perceived attributes of a salesperson were ranked using the absolute score of the participants of the study.

The reliability assessment of the different subcomponents of the questionnaire after data collection revealed a Cronbach's alpha value of 0.973 for customer orientation (4 items), 0.910 for selling orientation (3 items) and 0.949 for customer-oriented culture. All the alpha values were above 0.70 which is normally acceptable by researchers as good reliability of a scale to indicate its internal consistency.

The results were described in terms of frequencies, percentages and means on the socio-demographics of the participants. Kendall's coefficient of concordance ( $W^a$ ) analysis was used to rank the customer orientation with ( $W^a$ ) = 0.468, that of selling orientation with ( $W^a$ ) = 0.885 and that of customer-oriented culture with ( $W^a$ ) = 0.495. The degree of agreement of the rankings by the participants was measured with ( $W^a$ ) which ranges from 0 to 1. The score of ( $W^a$ ) explains the degree of concordance among the participants, hence the higher the ( $W^a$ ) the better the degree of concordance.

Cross tabulation using contingency table analysis was used to assess the association between gender against prior experience in sales, gender against employment status and prior experience in sales and employment status as shown in Tables 2. An extension to the 2x2 contingency table was Pearson's Chi-square test of independence. The chi-square statistic ( $X^2$ ) test for independence is an inferential statistical test used to determine whether two qualitative variables are independent or associated. The study used a nominal scale, mutually exclusive row and column variable categories, all expected counts were greater than five (5) together with independent observations. This was used to conclude that the chi-squared test of independent has integrity and is appropriate for the study as it meets the assumptions for using ( $X^2$ ) statistics to analyse the data. In terms of dependency between the variables, the Cramer's V was employed to the results of this study. The Cramer's V is a form of correlation and is interpreted the same. A value of zero indicates no relationship while a value of one indicates a perfect relationship. In both tests, p-value < 0.001 was considered significant.

The hypothesis of the study in terms of demographic to examine the associations was constructed as follows:

Ho<sub>1</sub> = Gender has an association on prior experience in sales

Ho<sub>2</sub> = Gender has an association on employment status

Ho<sub>3</sub> = Prior experience in sales has an association on employment status

The study will reject the null hypothesis when the ( $X^2$ ) statistic is larger than the critical value and vice versa.

The study made sure that all the participants were briefed on the purpose of the study and gave them time to think about it if they want to be part of the study. Participants were also given the assurance that any information given out would be treated with the highest level of confidentiality adding that any information given would be used for this study only and nothing else.

## Results and Discussion

### Demographic information of respondents

Gender plays a critical role especially in the sales profession and selling at large. Sales and selling is a demanding activity due to the long working hours, pressures to meet sales targets and the management of sales territories and customers within the banking sector in Ghana. Once again the responsibilities of a saleswoman couple with house-keeping duties can have a toll on her. The issue of gender disparity was out of context and as such information provided were evenly solicited as shown in Table 1. The study carefully selected the respondents in such a way that views and opinions presented in this compendium would be free from gender bias. Out of the fifty respondents of the study, 48% were males while the 52% were females. This is evidence that the sales department has more females than males.

**Table 1:** Summary of Sample

Variable	Category	Frequency	Percentage
Gender	Male	24	48
	Female	26	52
	Total	50	100
Years of experience in the banking industry	Less than a year	30	60
	Between 1-2years	8	16
	Between 2-5years	2	4
	Above 5years	10	20
	Total	50	100
Age Group	Less than 25	10	20
	25-30	30	60
	30-35	10	20
	36-40	-	-
	Total	50	100
Employment status	Permanent	31	62
	Contract	19	38
	Total	50	100
Prior experience in sales	Yes	28	56
	No	22	44
	Total	50	100
Educational level	Diploma	5	10
	First Degree	36	72
	Second Degree	9	18
	Total	50	100

Working experience on the job brings about the confidence to perform a task. It does not demand greater supervision on a task. Selling environment is a difficult situation as people believe that the seller is seeking his/her personal interest even if the buyer needs the product or service. The study was interested in how long the respondents have been working in the selling environment. The majority of 61% accounted for those who had less than one year which indicates that they are beginners on the job as sales and selling needs a lot of experiences to deal with customers objections. It was revealed that those with 1-2 years working

experience accounted for (16%) with (3%) representing those with 2-5years whiles (20%) had more than 5years' experience in working in a sales environment as indicated in Table 1.

The sales job is tedious and challenging so age is a relevant variable to consider in the study sample. The age of the respondent might have a bearing of his/her maturity and responsibilities. Young salesman or saleswoman tends to be adventurous and aggressive to drive the sales activities of a company. Since most of the salespeople happened to be unmarried they normally have the time to travel around for fieldwork. Out of the fifty respondents for the study 20% each accounted for age ranges of less than 25years and that of 31-35years representing ten salespersons respectively. The majority age range was 25-30years accounting for 60% which represents thirty-one salespersons within the sample population. The age ranges indicate a young sales team which can be up to the task of sales management and selling of financial products and services. The young sales team is a norm for field salespersons which will have a bearing on the human resource practices of Fidelity Bank in terms of recruitment and selection and talent management.

It is not out of place in sales to hire a contract salesman as most organizations employee permanent and contract staffs. Employment status defines what one does in a company and its employment relationship with the employer as it reveals the right and benefits of one's status. It is seen that the majority of the sales team are permanent staffs having 62% representing 31 respondents of the sampled population whereas 38% accounted for contract salesmen of nineteen salesmen. It can be inferred that Fidelity Bank wants to have control and demand commitments from the permanent staff as by their employment status they will enjoy certain privileges through law and at work. The contract salesmen are motivated to work harder because it is more of commission plus an amount as a salary. They are more keen to meet their sales target as compared to a permanent salesperson.

Most of the organization when hiring will look for experience on the job irrespective of the field of expertise. Sales are not an exception; the study was interested to find out from the sample if they had prior experience of sales before joining Fidelity Bank. It was revealed that twenty-eight respondents accounting for 56% indicated that they had an experience in selling and sales management in other sectors of the economy while twenty-two respondents accounting for 44% indicated that this is their first selling and sales management task. This is critical to the salesperson ability to achieve his/her targets, ability to deal with customer objections and address customer complaints. Those with sales experiences might have an upper hand than the inexperienced ones.

Selling and sales management is an area where certain characteristics and attributes are imperative for a successful career hence it is a knowledge-based vocation and craft in dealing with people and meeting customers need and solving their problems. This made it imperative for the study to find out the educational level of the respondents. Over half of the sampled population had attained education to the First Degree which represents 72% whiles 18% accounted for the Second Degree holders with the least as the Diploma holders of 10% as the minority among the respondents

### **Gender, prior experience in sale and employment status**

Demographic variables have made significant contributions to marketing and sales literature. This section reports on the result using cross-tabulation, chi-square test of independence and Cramer's V using gender of a respondent, prior experience in sales and employment status indicated in Tables 2.

The first hypothesis stated that gender has an association on prior experience in sales. As indicated in Table 2a, prior experience in sales whether "yes" or "no" was significant. Those who responded "yes" with prior experience in sales had 48% representation while the female had 8% but in the reverse female had 44% representation and no representation for male. Overall the representation in the sample was close 52% for female and 48% for male. There is a significant relationship between gender and prior experience in sales,  $X^2(1, N=50) = 36.264$ ,  $p < .001$ . Since  $(X^2)$  value of 36.264 is greater than the critical value of 10.83 at .001 level, we reject the null hypothesis that gender has an insignificant/association on prior experience in sales. Cramer's  $V = .852$  indicates a stronger positive significant relationship between gender and prior experience in sales.

Gender differences among salespeople continue to be a very important area for sales research due to their characteristics. Though the sample composition for male to female is 48% to 52% of which all the 48% of the males had a prior experience in sales while 15% of the 52% had prior sales experience in terms of the females, the lack of prior experience in sales could be attributed to the fact that most of the sampled female DSE's are in their first job after completing tertiary education. It is of essence as a prior sales experience as a key indicator could determine whether a salesman will be successful or not. On the other hand experience alone does not tell whether a salesman will actually step up and perform. It might not be wrong to say that



prior experience in sales correlates with sales performance. The result aligns to the suggestions of Benson and Karasik (2004) and Leigh et al., (2014) stressing on how experience can help in prospecting of clients and using their knowledge to close sales thereby enhancing sales performance. It is assumed that the 56% of the total DSE's with prior experience in sales will help to improve sales revenue in Fidelity Bank.

**Table 2:** Cross-tabulation on gender, prior experience in sales and employment status

2a. Cross-tabulation of gender against prior sales experience									
Gender	Male	Yes	No	Total	X <sup>2</sup>	df	p-value	Cramer's V	Critical value
	Count	24	0	24	36.264	1	0.001	.852	10.83
	E.C.	13.4	10.6	-					
	Female	Yes	No	Total					
	Count	4	22	26					
	E.C.	14.6	11.4	-					
	Total count	28	22	50					
	% of Total	56.0%	44.0%	100%					
2b. Cross-tabulation of gender against employment status									
Gender	Male	Permanent	Contract	Total	X <sup>2</sup>	df	p-value	Cramer's V	Critical value
	Count	24	0	24	28.288	1	0.001	.752	10.83
	E.C.	14.9	9.1	-					
	Female	Permanent	Contract	Total					
	Count	7	19	26					
	E.C.	16.1	9.9	-					
	Total count	31	19	50					
	% of Total	62.0%	38.0%	100%					
2c. Cross-tabulation of prior sales experience against employment status									
Experience	Yes	Permanent	Contract	Total	X <sup>2</sup>	df	p-value	Cramer's V	Critical value
	Count	28	0	28	39.003	1	0.001	.883	10.83
	E.C.	17.4	10.6	-					
	No	Centralized	Contract	Total					
	Count	3	19	22					
	E.C.	13.6	8.4	-					
	Total count	31	19	50					
	% of Total	62.0%	38.0%	100%					

Source: Author's Computation, 2019. Note: E.C. = expected count.

The second hypothesis stated that gender has an association on employment status. As indicated in Table 2b, the employment status whether permanent or contract was significant. Those who responded "permanent" with employment status had 48% male representation while the female had 14% but in the reverse female had 38% representation and no representation for male. Overall the representation in the sample was 52% for female and 48% for male. The representation of the permanent staff was 62% whereas contract staff accounted for 38%. There is a significant relationship between gender and employment status,

$\chi^2(1, N=45) = 28.288, p < .001$ . Since ( $\chi^2$ ) value of 28.288 is greater than the critical value of 10.83 at .001 level, we reject the null hypothesis that gender has an insignificant/association on employment status. Cramer's  $V = .752$  indicates a strong positive significant relationship between gender and employment status.

Gender is assumed to have a correlation with employment status depending on the kind of job and industry. The sample composition for male to female is 48% to 52%. The composition of the employment status was 62% and 38% in terms of permanent and contract respectively. There is more permanent staff than contract staffs of which 77% of the permanent staffs are male with 23% as female. The 38% of the contract staff are all females. It is not surprised that the sampled DSE's had none of the males counterpart as a contract staff due to biases and perception that females most of them faced such as they are seen as being too weak and underestimating their knowledge in sales. The result indicates gender diversity considering the closeness of the gender of the DSE's which is good for the Fidelity Bank. The result will benefit from Lu et al., (2015) assertion that the emphasis on person-organisation fit must be the priority of organisation's recruitment than focusing more on other demographic variables.

### **Prior experience in sales and employment status**

The third hypothesis stated that prior experience in sales has an association on employment status. As indicated in Table 2c, the employment status whether permanent or contract was significant. Those who responded "permanent" with employment status had 56% representation of prior experience in sales while those without prior experience in sales had 6% but within the contract staff, none of them had prior experience in sales which represented 38%. Overall the representation of the permanent staff was 62% whereas contract staff accounted for 38%. There is a significant relationship between prior experience in sales and employment status,  $\chi^2(1, N=45) = 39.003, p < .001$ . Since ( $\chi^2$ ) value of 39.003 is greater than the critical value of 10.83 at .001 level, we reject the null hypothesis that prior experience in sales has an insignificant/association on employment status. Cramer's  $V = .883$  indicates a stronger positive significant relationship between prior experience in sales and employment status.

The study expects prior experiences in sales and employment status to be highly correlated. Thus this section discusses the effect of prior experiences in sales and employment status. Those with prior experiences in sale might go for permanent employment status than those who lack prior knowledge in sales as job experiences matter in recruitment of staffs in general. There is more permanent staff than contract staffs of which 77% of the permanent staffs are male. The sampled DSE's confirmed the male dominance in the permanent employment status in sales profession due to the task and the demands of the sales profession. It will not be far from true to state that males are physically active than their female counterparts. Besides, males are action oriented and take care of the business. It is assumed that DSE's on contract employment status are likely to push their sales performance with the motivation that it can earn one a permanent employment status and propensity to quit is greater whenever there is outside employment opportunities. It is of essence to state that salespeople in contract employment status may provide organisations with increased flexibility and labour cost of economies in their future recruitment of salespeople.

The view of Lu et al., (2015) suggesting that the emphasis on person-organisation fit must be the priority of organisation's recruitment than focusing more on gender, prior experience in sales of employment status. This is insightful as an extension to the discussion of this result.

### **Customer and Selling Orientations**

The result in Table 3a indicates that DSE relying on product knowledge and company information as leverage to influence a customer to make a buying decision came third with a mean score 2.94 out of an overall score of 5 accounting for 58% of the total sample. DSE willing to disagree with a customer to help him/her make a better decision had a mean score of 3.50 representing 70% of the views of the salespersons. This is important as one of the roles of the DSE's is to educate the customers on the need for a product or service and come to a consensus why it is a wise decision to do so, this was ranked first.

The fourth-ranked construct was on "have the customer best interest in mind". Empathy is critical in selling as you have to put yourself in the shoes of the buyer. The representation was 54% of the total DSE's view on customer orientation which had a mean score of 2.70. The second-ranked construct was on "getting customers to discuss their needs with me". One vital skill of a good salesperson is the ability to communicate well to the understanding of a potential buyer to come to terms with sales agreements to make an informed decision on a purchase. The mean score for this construct is 3.16 accounting for 63% of the total salesperson

views on customer orientation. Unless you get to understand the concerns of the buyer it is very difficult to close a sale which is the ultimate goal of every good salesperson.

The Coefficient of Concordance ( $W^a$ ) which 46.80% which implies that overall assessment of the DSE's views, perspectives and knowledge had a degree of concordance of 46.80% from the salespersons. This indicates diverse opinions as it is a little below the halfway mark of the census so far as salespersons were concerned. This inferred that the management of Fidelity Bank has a lot of education and communication to disseminate the bank's marketing and customer philosophy concerning customer orientation.

**Table 3:** Customer Orientation and Selling Orientation

3a. Salesperson Customer Orientation						
Construct	Mean	Standard deviation	Mean Rank	Rank	Cronbach Alpha	$W^a$
Willing to disagree with a customer to help him/her make a better decision	3.50	1.313	3.30	1st	.973	.468
Have the customer best interest in mind	2.70	1.129	1.77	4th		
Influence a customer by information rather than by pressure	2.94	.998	2.26	3rd		
Getting customers to discuss their needs with me	3.16	1.267	2.67	2nd		
3b. Salesperson Selling Orientation						
Construct	Mean	Standard deviation	Mean Rank	Rank	Cronbach Alpha	$W^a$
Sell as much as I can rather than satisfy a customer	2.24	1.135	1.16	3rd	.910	.885
Stretch the truth in describing the product or service to a customer	2.92	.944	1.92	2nd		
Convincing customers to buy even when they do not want it	4.20	.904	2.92	1st		
3c. Customer-Oriented Culture						
Construct	Mean	Standard deviation	Mean Rank	Rank	Cronbach Alpha	$W^a$
Existence of regular measures of customer service	3.52	1.111	2.96	2nd	.949	.495
Product or service development is based on good market and customer information	3.60	.990	3.11	1st		
You believe the bank exists primarily to serve customers	2.70	.763	1.50	4th		
The bank is more customer-focused than competitors	3.42	1.255	2.43	3rd		

Source: Author's computation, 2019

The DSE is the contact point for customers and hence can quickly identify changes in their needs, acquire and utilise customer information. The DSE's willingness to help a customer to identify it needs on the bank's products and services supports the customer orientation as it helps maintain a long-term relationship with customers and this was ranked first. Homburg et al., (2012) advised that any effective sales strategy needs to be customer-focused alongside with Benson and Karasik (2004) stating that the ultimate goal of sales is to make the buyer comfortable to put him/her in a mind-set to trust the salesman and then to buy are in support of the study's result.

The result in Table 3b indicates that DSE having the ability to convince customers to buy even when they do not want it was ranked first with a mean score of 4.20 which accounted for 84% the majority responses from the DSE's. There is nothing wrong for convincing a prospect to buy once it is ethical. Convincing must be based on advanced knowledge of the bank's product and services and the ability to communicate the benefits of that offering.

This was followed by "stretch the truth in describing the product or service to a customer" had a mean score of 2.92 representing 58% of the views of the DSE's. This is worrying and can be unethical which also shows that there is an urgent need to sharpening the selling skills of the direct sales executive considering the caliber

of persons that come for financial products and services. The third-ranked construct was on "sell as much as I can rather than satisfy a customer". This construct had a mean score of 2.24 which had a representation of 44% of the total sampled population. This approach is just a short term as intelligent buyers must feel that the sale is not in their interest but rather for the seller. Honesty is very critical in the selling profession.

The Coefficient of Concordance ( $W^a$ ) had 88.5% on the issues related to salespersons selling orientations. The coefficient of concordance of 88.5% indicates that 88.5% of the total DSE's agreed to all the constructs that these indeed stress the fact that it contributes to the knowledge of selling orientations. It can get better through further training, workshops and seminars for the salesperson on selling and sales management.

The result agrees with Jobber and Lancaster (2015) suggested that selling is not all about telling but about asking appropriate questions to find out the needs of a prospect. Homburg et. al., (2012) suggesting that for a salesman to persuade a prospect to buy hinges on a deeper understanding of the selling process. Benson and Karasik (2004) noted that having the ability to listen effectively as a salesperson drives the sales orientation. Darmon (2007) asserted that buyer behaviour does not take place in isolation but rather influenced by a host of personal, organizational, cultural, and situational factors. Most of the literature in marketing has it that if a company has a sales orientation, it puts most of its efforts into creating strong selling methods, rather than into product development or finding out about customer needs. Interestingly, Huang (2008) confirms that service employees with customer orientation approach increase relationship quality while a selling orientation approach decreases relationship quality with customers.

### **Customer-Oriented Culture**

The result in Table 3c indicates that DSE's relying on product or service development is based on good market and customer information came first with a mean score 3.60 out of an overall score of 5 accounting for 72% of the total sample. Rebranding and positioning of a brand to a larger extent is dependent on effective market research and the competitive environment. Product development also comes with the need to reorient the sales department on the product benefits and the selling points. This was followed by the existence of regular measures of customer service with a mean score of 3.52 representing 70% of the views of the salespersons. It is relevant that in the financial services like all the sectors of the economy had to have a framework to evaluate its customer services to improve its service quality to the delight of its customers and to outwit competitors to improve its sales.

The third-ranked construct was on "the bank is more customer-focused than competitors". Analyzing the competitive environment vis-à-vis the right implementation of the bank's SWOT analysis helps in the deployment of its resources through the right execution of the bank's tactics. The representation was 68% of the total DSE's views on customer orientation culture which had a mean score of 3.42. The fourth-ranked construct was on "you believe the bank exists primarily to serve customers". The existence of a company is to achieve its mission statement which is normally translated into the company's products and services. The mean score for this construct is 2.70 accounting for 54% of the DSE's views on customer-oriented culture. There is the need to enhance the induction training and refresher courses for staff and contractors of the appreciation of the existence of the bank and their role to better its bottom line.

The Coefficient of Concordance ( $W^a$ ) which is 49.50% which implies that overall assessment of the DSE's views, perspectives and knowledge had a degree of concordance of 49.50%. This implies that there is no stronger consensus that is why the coefficient of concordance is below 50% among the DSE's on the customer-oriented culture indicating a great need for improvement in the change of the organisational culture and promoting customer orientation in the sales department. Several authors are of the view that customer orientation must be seen as a culture thing which must permeate an organization. The result aligns and will benefit from the author's views. Peppers and Rogers (2017) indicating that customer-oriented culture has the potential to deliver service quality to enhance customer retention while Cross et al., (2006) suggests that customer orientation is a key driver to organizational performance. On the other hand Dixon and Tanner (2012) affirmed that customer orientation is critical in the era of relationships marketing.

### **Attributes and importance of Customer Orientation (CO) and Sales Orientation (SO) that enhances sales performance**

This section considered the salesman perceived view of salesperson's attributes that enhance sales performance. Every organization finds ways to communicate to its clients, customers or consumers on the benefits of its product or services offerings. The marketing mix is fundamental in the execution of a company marketing strategy. Personal selling is one of the elements of the marketing mix. Personal selling to a large

extent dependent on the sales representative role they play for the organization. This study was interested to explore the views of the DSE's on the attributes that help them to perform well in sales. The DSE's were asked to rank their perspectives of attributes that enhance their sales performance out of a list of eight namely: personality, tenacity, goal-oriented, listening skills, honesty and ethical conduct, problem-solving, empathy, and complete knowledge of company products and services. Figure 2 presents a summary of their responses.

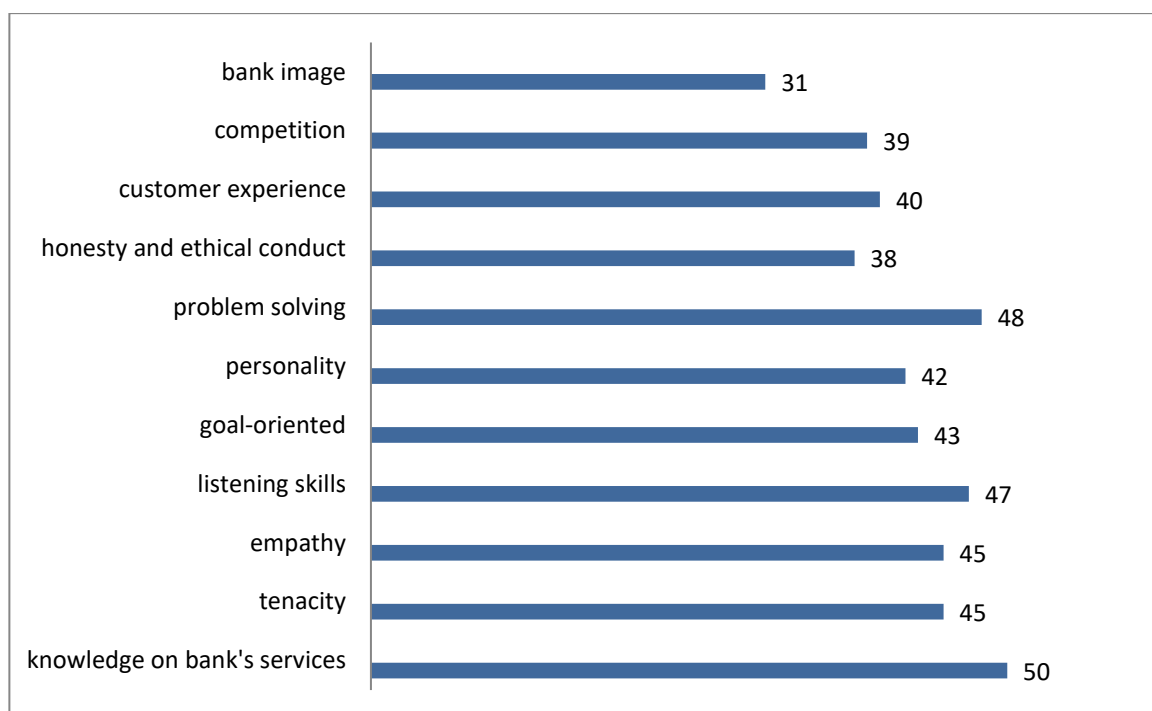
All the DSE's agreed to the fact that one of the surest ways to enhance their sales performance is to have complete knowledge about the bank and its products and services as this is the basis of the selling process. Figure 1 showed a 100% agreement among the DSE's in terms of the ranking of the sales attributes that enhances sales performance. Knowledge has become a critical factor in competing successfully, good product knowledge is indeed a great asset in selling but it is one of the several areas in sales that salespeople need to master for reaching sales performance success as asserted by Jobber and Lancaster (2015).

The DSE's also indicated that a salesman must have an impeccable communication skill when it comes to the interactions with customers or clients hence 94% of them stated that one's ability to listen and listen good always helps in responding to a client concerns and in the area of dealing with customers objections listening skills becomes so critical in closing a sale. This result aligns with Benson and Karasik (2004) stressing that listening is the most overlooked skill of all great salespeople, selling is eighty percent listening and twenty percent talking. Likewise, Pelham and Kravitz (2008) noted that listening behaviours of salesmen positively influence customer orientation behaviours, which in turn influence adaptive selling behaviours. It is impossible to communicate well if you are not a good listener. Direct sales executives need to learn how to read clients' body language as it can also reveal a lot of information. Moreover, direct sales executives must be aware of the importance of their body language. While taking care of how they present themselves.

Empathy is the ability of a salesman to put himself or herself in place of the buyer. This helps the selling process as the buyer feels relax and will not be thinking about the salesman who only wants to sell something without necessarily thinking about the buyer. This had a 90% agreement among the DSE's. Empathy allows the DSE to read the customers mind, show concern, and demonstrate his or her interest in providing a proper solution. This is an indication that unless one's come to terms with the situation of the buyer it will be difficult if not impossible to sell the bank's products and services to an existing customer or a prospect. The result is in line with Leigh et al., (2014) revealing that higher-performing sales personnel have more elaborate, contingent and context-specific procedural knowledge relevant to the sales calls and is more adaptive or responsive to the specific contingency. It is indeed true that sales situations are in some ways unique which requires adaptability.

Selling is a difficult task which comes with a lot of energy hence one's has to be passionate and be enthused about what they want to do. The salesman has to be goal-oriented to drives the selling process and be competitive enough not to give up easily. It was agreed by 86% of the DSE's that it is a critical element for a successful sales performance. A goal-oriented salesman is focused on the job. Focus produces best results when it is balanced with empathy. A goal-oriented salesman is self-discipline and conscientiousness to service customers and develops the business from that customer on successive sales calls. The result supports Homburg et al., (2012) indicating that enduring sales success has less to do with special sales techniques but rather essentially depends on personality traits, social competences and professional competences. Moreover, Donaldson (2007) indicated those salesmen who show perseverance, determination and enthusiasm are likely to be successful salespeople. Salespeople must be enthusiastic about their job, their product, their company and themselves. Enthusiasm as a major sales characteristic could turn failure into success in selling.

As pressurized the job of a salesman is concern it imperative for them to be as honest as possible. Salesmen must be honest and their ethical conduct must be beyond reproach in their dealings with clients. This has the potential to create and promote client faithfulness and satisfaction. The salesmen also must be honest to their employers as a relationship of trust is one of the keys to operational success as most of the time salesmen are in the field. When asked the DSE's to rank the attributes that enhance their sales performance revealed that 76% agreed that honesty and ethical conduct has helped especially for referrals and post-purchase evaluation. The study is not too surprised in this disclosure since sales is a target driven environment and inexperience salesmen must be interested in short-term sales than building a relationship with a client. Selling and sales are not merely arithmetic with targets that is volume and values but involves moral issues as well. The result supports the views of Echckakoui (2017) that self-monitoring of a salesman personality positively could enhance sales performance.



**Figure 2:** Attributes and importance of SOCO to DSE's performance

A salesman job to an extent is a problem solver so far sales and selling is a concern. A good salesman must be intelligent and logically sound to turn any rebuttal into an answer, they should be able to work their way around any sales objection. The attribute of a good salesman as a problem solver had 96% representation among the DSE's due to its importance to enhance sales performance. This attribute can help salesmen to create a bridge between problem and solution. Goal-oriented salespeople begin working on tasks with an end in mind. Donassolo and Matos (2013) opined that sales performance is influence by self-efficacy, effort and performance of salespeople which confirms the result of this study.

Personality is the total of all the behavioural and mental characteristics through which an individual is recognized as being unique. The personality of the salesman at times becomes an attraction and gets the attention of prospects and existing customers. A good salesman should possess a good personality; a charming personality always creates a good impression. The respondents agreed that the personality of the salesman is important as it can improve sales hence 84% agreed in their responses towards that attribute. Successful salespeople usually have certain personal qualities that are valued by customers. Echckakoui (2017) was of the view that a salesman personality could influence sales performance which the result agrees to the views of the authors.

Sales is not an easy job, the work is not always enjoyable. The salesman has to be a hard worker to be successful. Salespeople know and understand that a sale does not stop at the close of the deal. There is an ongoing relationship with the client once he or she continues to use the service or the product offered. There will be complications along the line but good salesmen will be up to them. Hardworking salesmen are also self-motivated and take responsibility for their territory. This sense of responsibility makes it easier for their superiors to trust them when making decisions. In terms of tenacity, 90% of the DSE's agreed to this attribute that there is no way a salesman can be successful without working hard. Prospecting takes up a lot of time as good salesmen do not wait for customers to come to them. The motivation aspect leads to hard work hence the result aligns with Echchakoui and Ghilal (2019) indicating that optimal sales force compensation drives salespeople to enhance perceived attributes.

## Conclusion

The sales function is so essential that it is at the front and center in the challenges of an organization to meet or exceed its business growth objectives. This makes it imperative for organisations to strive to continuously improve sales force performance. It is an overstatement to say that sales force is a powerful driver of revenue. This is so as most organisations entrust its customers in the hands of salesmen through their relationships with them. Salesmen can often determine an organisation's success.

The result indicated that the association between gender, prior sales experience and employment status of DSE's all showed positive significant relationship among them but prior sales experience and employment status was ranked first. This finding is consistent with the results of studies by Benson and Karasik (2004); and Leigh et al., (2014). It can be concluded that DSE's depend much of their convincing ability to persuade a client to purchase a product or service. Our findings are in consonance with studies of Echckakoui (2017); and Verbeke et al., (2011). It is evident that the bank create metrics to measure its delivery in terms of customer services but their customer-oriented culture is been driven by product and service development on the basis of good market and customer information. It is not surprise as the financial sector relies on bank innovativeness as a differential advantage. This result supports the concerns of Bick et al., (2011). The DSE's acknowledged how sales attributes, skill and competencies have a bearing on their sales performance. A consensus on having a complete knowledge of the bank's products and services with its selling propositions were affirmed. The impeccable knowledge of the industry, the company and consumer behaviour by DSE's is critical for effective sales and customer orientations of the bank. This result corroborates previous findings (Donassolo and Matos, 2013; Guenzi et al., 2011; Huang, 2008; Wachter et al., 2009)

The paper suggests that Fidelity Bank, Ghana must sensitize its DSE's and other employees on the bank philosophy on its customer orientation culture and taking steps to improve buy-ins to support the culture and be part of it. There must be a collaboration and effective coordination between marketing department and sales department so that sales department will be equipped to implement its strategies. Training for the sales force is very critical if they can meet their mandate to achieve the bank's mission statement. The practical implication of this study demonstrates that sales orientation and customer orientation are important predictors of salesperson job performance. This implies that high performance of salesperson is correlated with their energy in identifying a customer's individual needs and offer products to satisfy those needs. The study prescribes that for customer orientation to be a predictor of sales performance, specific selling skills must be present. The managerial implication is that the customer orientation of the salespeople is of key strategic relevance, at least in the context of financial products and services since these are characterized by being relatively complex. The long-term contract between the seller and the clients is essential for a proper performance of the seller and therefore a suitable business performance.

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